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PROPOSAL

To the Honourable the Houſe of Commons, for raiſing great Sums of Money all over *Great Britain*, for the uſe of the Government, to the Benefit and Security of all thoſe, that are any ways concerned.

WHEREAS there are four, or more Inſurance Offices ſet up by private Society of Men, for Inſuring Houſes and publick Buildings, Houſhold Goods, and Stocks from Fire, and that great numbers of Houſes, and publick Buildings are Inſured, within the Citys of *London* and *Weſtminſter*, and Borough of *Southwark*, and places adjacent; and great profit hath been made by the ſaid Societies, and great Numbers of Houſes that are not Inſured, may be Inſured, which will increaſe their profit.

THE Friendly Society is lookt upon as the beſt Inſurance-Office, Inſures one Hundred Pounds for ſeven Years, for twenty Shillings on Brick-Houſes; and Forty Shillings for Timber-Houſes, for the ſame Sum and Time; as may appear by the *Propoſals*, and nothing but a general conflagratiou of theſe Citys as aforeſaid, can diſable them from Paying the Policys, which are for ſeven years.

WHEREFORE, in Conſideration of the great Advantage that will ariſe to the Government. It is humbly offered to the conſideration and Wiſdom of the Honourable the Houſe of Commons, that a General Inſurance-Office be ſet up, and appointed by Act of Parliament: For Inſuring all Houſes and publick Buildings, from Fire in *Great Britan*, that are not Inſured; (*viz.* All Noblemen's and Gentlemen's Seats, and all Houſes in the Citys, Market Towns, Boroughs, Villages, Farm-Houſes and out Houſes, and publick Buildings, as Churches, Chappels, Colleges, Halls, Schools, and Market Houſes; and that all and every the Proprietors, be obliged to Inſure their Houſes and publick Buildings, by a limitted time. All Houſes according to the Yearly Rent, (*viz.*) for every Brick Houſe of ten Pounds a year, fifty Pounds be Inſured on it, for ſeven Years; for ten Shillings, if a Timber Houſe of the ſame Rent, twenty Shillings, for the ſame Sum and Term; and ſo proportionably for greater or leſſer years Rents: And that a Sum upon all Publick Buildings may be inſured, not exceeding half the Sum that will Rebuild them, if they are Burnt Down.

IT is further propoſed, that a Stop be put to all further Inſurances by the ſaid private Societies, that when the Term in the Policies expires, (provided they are not above ſeven years) all Houſes, publick Buildings and ſingle Apparrments, may be Inſured by the National Inſurance Office. This will only hinder the future profit and advantage, the private Societies might expect, ſhould they be continued; they have had conſiderable advantage by them, as may appear by their Propoſals: And when their Policies are expired, then their Setlements and agreements will be Void.

THAT the publick good of the Nation ought at all times, (eſpecially this under an expenſive War) to be prefered, before the private Intereſt of all Societies.

THAT the Magiſtrates of all Citys, Market Towns, Boroughs and Villages, may be obliged to provide Engins, and all Materials to extinguiſh Fire, and for pulling down Houſes, for preventing Fire: And that they may appoint a certain Number of able Men, for the purpoſe, and that they be protected from Preſſing in time of War; and that they may have ſome Incouragement in time of Peace, as may conduce to the publick Safety.

THAT all Houſes and Buildings that ſhall be Burnt down, (except Cottages) may be Rebuilt with Brick or Stone; according to the Appointment of a late Act of Parliament, for Building Houſes to prevent Fire.

THAT there be a ſufficient Sum of Money ariſing, by the National Inſurance ſet a-part, and reſerved; to anſwer all Caſualities, and Damnage by Fire, in a reaſonahle time after the Damnage ſuſtain'd, as may be to the ſatisfaction of the Proprietors of the ſaid Houſes, that they may not be Delaied in Building their Houſes, and making good the Damnage done by Fire: Or that ſome ſubſtantial Fund may be provided, to anſwer all Caſualities.

THAT the Proprietors being obliged, to Inſure their Houſes and Buildings, as aforeſaid; can not be look'd upon as a hard Impoſition; ſince many Thouſands, have by their own Voluntary choice Inſured their Houſes, for preventing the great loſs they might otherwiſe ſuſtain by Fire; and thereby their Houſes have been a years purchaſe more in the Value.

IT

IT it may be computed there are Fifteen Thouſand Pariſhes in *Great Britain*, and if there be allowed to be one hundred and fifty Houſes, in each Pariſh, one with the other amounts to two Millions two hundred and ſixty five thouſand Houſes; beſides publick Buildings, and if but one hundred pound be Inſured for ſeven years upon every houſe, one with the other, for twenty Shillings; it will raiſe two Millions two hundred and ſixty five thouſand Pounds, for the uſe of the Government.

If one tenth part of the ſaid two Millions two hundred ſixty and five thouſand Pounds, be ſet a-part, and reſerved, to anſwer all Caſuallities and Damnage by Fire; it may in all probability be ſufficient to anſwer the ſame, according to the Inſurance. It may be conſidered what advantage the private Society have made, and may make, if continued by ſetting up Offices of Inſurances in other Citys, and great Towns, to the hindring the Government of the Advantage aforeſaid.

THAT there be a perſon in every City, in every County, or Shire of *Great Britain*, to deliver the Policies, and keep the Entries, and to return the Money to the General National Inſurance Office.

THIS being ſetled, there will not be occaſion for ſo many Charity briefs, for Collecting Money for ſo many Loſſes by Fire, as has frequently happened.

Propoſed by *Mr. George Oſmand*, and Printed *Anno Dom.* 1711.

PROPOSAL

To raiſe great Sums of Money for the Government.

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